

In re:  
Cynthia Santiago  
Debtor

Case No. 20-10164-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 18, 2022

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 6

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2022:

Recip ID	Recipient Name and Address
db	+ Cynthia Santiago, 81 Old Cedarbrook Rd., Wyncote, PA 19095-2045
cr	+ Cheltenham School District and Township of Cheltenham, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
cr	+ Transit Workers Federal Credit Union, 919 East Cayuga Street, Philadelphia, PA 19124-3817

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 19 2022 00:02:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2022 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	Email/PDF: resurgentbknotifications@resurgent.com	Oct 19 2022 00:17:32	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 3

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2022 at the address(es) listed below:

Name	Email Address
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District/off: 0313-2

User: admin

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BRIAN CRAIG NICHOLAS

on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com

HOWARD GERSHMAN

on behalf of Creditor Transit Workers Federal Credit Union hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net

JAMES RANDOLPH WOOD

on behalf of Creditor Cheltenham School District and Township of Cheltenham jwood@portnoffonline.com  
jwood@ecf.inforuptcy.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

ROBERT NEIL BRAVERMAN

on behalf of Debtor Cynthia Santiago rbraverman@mcdowelllegal.com  
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;tcuccuini@mcdowelllegal.com;cgetz@mcdowelllegal.com;lwood@  
mcdowelllegal.com;kbrocious@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE: CYNTHIA SANTIAGO, : Chapter 13**  
:  
**Debtors : Bky. No. 20-10164 ELF**

**ORDER**

**AND NOW**, upon consideration of the Debtor's Application to Employ Real Estate

Broker (Doc. # 92),,

It is hereby **ORDERED** that:

1. The Motion is **DENIED** on the ground that it is not necessary for the Debtor to obtain court approval to retain a real estate broker to represent Debtor unless the broker is also representing the Trustee.
2. In order for the real estate broker to receive compensation or allowance of expenses from the proceeds of the sale of property of the bankruptcy estate, either:
  - (a) the broker shall file an application in accordance with 11 U.S.C. §330 and In re Busy Beaver Building Centers, Inc., 19 F. 3d. 833 (3d Cir. 1994); or
  - (b) the proposed compensation and the basis therefor shall be described with particularity in the Debtor's Motion for Authority to Sell the Real Estate and in the Notice of Motion required by L.B.R 9014-3(e).

**Date: October 18, 2022**



**ERIC L. FRANK  
U.S. BANKRUPTCY JUDGE**